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THE HOUSING OF THE WORKING CLASSES IN LONDON.

IN London nearly one hundred thousand people are now housed in dwellings built as a result of the movement which was started in June, 1844, by the Metropolitan Association for Improving the Dwellings of the Industrial Classes. In explaining how this immense result has been brought about, I shall endeavor to show what Parliament and the state departments have done ; what has been done by the municipal authorities ; what has been accomplished by corporations working on commercial principles ; what has been done by corporations organized partly on a philanthropic and partly on a commercial basis ; what classes have been reached by the work ; and what has been done by associated effort seeking to improve the home surroundings of people whom moral rather than financial poverty places outside the scope of the other organizations.

I.

Parliamentary and municipal aid to schemes for improving the dwellings of the working classes in London date from a much later period than the organization of the Metropolitan Association. It seems most expedient, however, to deal at the outset with the action of the legislature and the municipalities. These bodies have had a large and important share in the work, and the immense development of the movement in the last twenty years will be better understood if their action is borne in mind.

In this development of the municipal spirit, as in the purchase and operation of gas and water works, provincial municipalities led the way. Liverpool began demolishing rookeries as far back as 1864, and in 1866 Glasgow commenced similar work, under Parliamentary powers which also enabled the city

to erect and maintain houses specially adapted for the laboring classes. The acts of Parliament for Liverpool and Glasgow were special to these cities. In 1868, an act, general in its scope and applicable to London as well as to the provincial municipalities, was passed by Parliament. It was a private member's bill, carried through the House of Commons after much hard work by the late Mr. McCullagh Torrens, and was intended to help forward work like that which Liverpool was carrying out under its act of 1864. Under the Torrens Act the parochial authorities in London were empowered to demolish any building which their medical officers reported as being in a sanitary condition that was dangerous to health, and consequently as unfit for habitation. No provision was made in the law for compensation to owners, and as a result of this omission as well as in consequence of the peculiarly parochial character of London vestry politics, the act of 1868 had no effect in helping forward the movement for better working-class dwellings. No one can recall a case in which a vestry acted under the measure of 1868 to the extent of pulling down a block of unsanitary buildings. Usually, after the medical officer had reported, the dwellings were given an internal coat of whitewash and there the matter ended. In 1879 the Torrens Act was amended, making it possible for a vestry to vote compensation; but even then vestries did not avail themselves of the measure. To do so involved charges which would have fallen upon the householders in the vestry areas and added to the burden of local taxes, and the members of the vestries conceived that charges like these should be borne by the whole of London, and not by the people in the particular local-government area in which the unsanitary property was situated.

Although there was thus legislation for London as early as 1868, it was not until the Artizans' and Workmen's Dwellings Act of 1875 was passed and was put into operation by the Metropolitan Board of Works, the then existing central governing authority for the whole of London, that the movement of 1844, now no longer confined to one association, but shared in

by half a dozen, received any aid either from Parliament or from the bodies responsible for the local government of London. The great effect of the legislation of 1875 was the help it gave to the various associations in securing sites well adapted for their purposes on advantageous terms. Up to this time these associations, notwithstanding their semi-public character, had gone into the real estate market and acquired land on the same terms as the ordinary buyer. When the Metropolitan Board of Works about 1878 began to avail itself of the provisions of the act of 1875, and of a Metropolitan Improvement Act passed in 1877, greatly improved opportunities were offered to the various workmen's-dwellings companies; and for the next twelve years there was more building on the part of the three principal corporations—the Metropolitan Association, the Improved Industrial Dwellings Company, and the Peabody Trustees—than there had been in the entire period since 1844.

The Metropolitan Board of Works during this period was busy with the improvements which have now wholly transformed great areas of central London, giving to the metropolis Shaftesbury Avenue, Charing Cross Road, Roseberry Avenue and new Gray's Inn Road, in place of the narrow thoroughfares and the numberless courts and alleys which formerly existed in these parts of the west-central district. The legislation of 1875 and 1877 empowered the Metropolitan Board to carry out these great undertakings, to clear away the rookeries, and to open out the districts these rookeries covered with magnificent thoroughfares in keeping with the character and modern needs of the metropolis. This legislation further provided that in making these improvements the board should not permanently displace any of the working classes living in the cleared areas. The law was explicit on this point. It set out that the board should

provide for the accommodation of at least as many persons of the working class as may be displaced in the area with respect to which the scheme is proposed, in suitable dwellings, which, unless there are

special reasons to the contrary, shall be situated in the limits of the same area or the vicinity thereof.

The board was permitted to clear the sites and lay out new streets across them, graded and sewered ; but it could not build and permanently keep in its possession the dwellings to be erected thereon. What it could do was to "engage with any body of trustees, society or persons to carry the whole or any part of such scheme into effect" upon such terms as it might think expedient. The board bought the land and buildings to be cleared on the best terms it could make with the owners, tore down the old structures, and then sold the sites, or such of them as were necessary for carrying out the workmen's dwellings part of the scheme, to persons or associations who were willing to build the dwellings and permanently maintain them for the purposes for which the land was sold. These conditions were carefully set out in the agreements, and any failure to comply with them would result in the reversion of the sites and buildings to the board. All the sites had to be sold within five years of the date of clearing.

These conditions, of course, told adversely on the prices offered for the land coming within the operation of these improvement schemes. The board seldom obtained more than one-third of the market value of the land. There were thus large differences between the prices paid for the land with the rookeries on it and the prices obtained for the cleared land from the builders of dwellings for the working classes. Some of this loss was made up by the increased value of the frontages ; the balance was debited to the particular improvement for which the land was cleared, and became a charge on the general local taxes of the metropolis.

The existence of these provisions in the acts of 1875 and 1877, due to the care Parliament had taken that the working classes should not be displaced and permanently incommoded by the great metropolitan improvements, gave a tremendous impetus to the building of workmen's dwellings between 1878 and 1888. The workmen's-dwellings companies were some-

times building on as many as half-a-dozen cleared areas in a single year during this period. The activity of the Peabody Trustees, for instance, may be judged by the fact that between 1878 and 1884 the number of separate dwellings in their blocks jumped up from 2,348, accommodating 9,860 people, to 4,359, accommodating 18,000 people. The building operations of the Peabody Trust during this period far out-ran their available capital, which was augmented by a loan of nearly £400,000, advanced at a low rate of interest by the Public Works Loan Commissioners. These commissioners form a sub-department of the imperial treasury, and their function is to obtain loans for works carried out by municipalities and other public bodies. They are able to obtain loans at less than three per cent, and they re-advance them for carrying out public works at a rate seldom exceeding three and a half per cent. In this way both the Peabody Trustees and the Improved Dwellings Company were brought into contact with the imperial government, and thus in their schemes received substantial help from the government, as well as from local governing bodies of the metropolis.

II.

Although the fiftieth annual report of the Metropolitan Association was issued to a meeting of shareholders held on the 21st of June, 1894, the work of organizing the association began not in 1844 but in 1841. In the autumn of that year, at a meeting presided over by the then rector of Spitalfields, it was decided that an association should be formed "for the purpose of providing the laboring man with an increase of the comforts and conveniences of life, with full compensation to the capitalist"; that the first object of the association be "to erect, rent or purchase suitable buildings, to be let in compartments at a moderate weekly rent"; that the second object be "to erect, rent or purchase dormitories for the reception of nightly lodgers"; and the third, "to erect, rent or purchase small tenements for families to be let at a moderate weekly rent."

Notwithstanding the fact that this scheme offered "full compensation to the capitalist," capital was subscribed but slowly ; and the first annual meeting of shareholders was not held until March, 1846. It was then clearly set out that the plan of the association did not involve any attempt to assist the poor by offering them any gift or by doing anything for them in the shape of charity. Such attempts, it was urged, were always too limited and too transient really to benefit the recipients, while they had a tendency to injure and corrupt the poor by lessening their self-reliance and destroying their self-respect. Nor did the pioneers of this great movement "imagine that it would be possible for any private body of men to provide suitable habitations for all the poor, even of the metropolis."

They thought, however, that

it might be practicable, by the combination of capital, science and skill, to erect more healthy and more convenient houses for the laborer and the artizan, and to offer such improved dwellings to these and similar classes at no higher rent than they paid for the inferior and unhealthy houses which they at present occupy.

They thought, moreover, that

if it were practicable to present some examples of houses well built, well drained and well supplied with air, water and light, and to offer these dwellings at no greater charge than is at present demanded and obtained for houses in which no provision whatever is made or even attempted for the supply of any of these essential requisites of health, cleanliness and comfort, a public service would be rendered beyond the mere erection of so many better constructed houses ; that the influence of this example could scarcely fail to be beneficial ; that especially it might help to render it no longer easy for the landlord to obtain an amount of rent for houses of the latter description which ought to suffice for those of the former, and that it might thus indirectly tend to raise the general standard of accommodation and comfort required in all houses of this class.

In short, the proposal of the association was that the industrious man should pay the full value of his house ; but that for the sum he paid

he should possess a salubrious and commodious dwelling, instead of one in which cleanliness and comfort can find no place ; in which he can neither maintain his own strength, nor bring up his family in health, but must constantly spend a large portion of his hard-earned wages in the relief of sickness.

The charter of incorporation limited the dividends to five per cent. From the outset, however, the directors of the Metropolitan Association have possessed what Dr. Vaughan, the Roman Catholic Archbishop of Westminster, once aptly described as "the happy knack of uniting, in very close bonds, love of their neighbors and five per cent." Four and a half per cent was the actual dividend paid on the capital of the company in its earlier years ; but for twenty years past the dividends have been at the maximum rate allowed by the charter.

The first building erected by the Metropolitan Association, and consequently the first of its kind in London, can be seen by the traveler who is entering London by the Midland Railway. It stands within a quarter of a mile of St. Pancras Station, on the right hand side of the line, opposite the Old Churchyard of St. Pancras. This site was leased for a period of ninety-nine years, at a rental of ninety pounds a year ; and on it was built a block of dwellings of five floors containing accommodation for 110 families. It comprises twenty sets of two-roomed, and ninety sets of three-roomed tenements. The rooms are so contrived that ample light is secured to each, while the dwellings are kept quite distinct and independent of one another. Each dwelling is provided with a supply of water drawn from a cistern, filled from the mains night and morning (formerly the common method in London houses) and also with the means of carrying off ashes and refuse through a shaft accessible from the scullery. In dwellings where there are two bedrooms, each bedroom has a separate entrance from the sitting room, and the larger bedroom has a fireplace. The living rooms are furnished with a range, hot-water boiler and oven. Under the slate slopstone in each scullery is a galvanized iron coal-box. Londoners buy their coals in bags, a method of delivery long prescribed by law,

so that it is an easy matter, and one involving little dust, to shoot the coals into the bins under the sinks. In each scullery also there is a meat safe fixed against an external wall in which an air brick is placed. In every respect the dwellings are quite self-contained, the tenants sharing nothing in common but the halls and stairways, the asphalted courtyard in front and the drying ground in the rear.

All the St. Pancras dwellings were soon rented; and from 1846 to 1874 the Metropolitan Association embarked on eleven other undertakings, including seven dwelling blocks and four sets of cottages — one set in Beckenham in Kent, and three at the East End. Between 1874 and 1894 only two additional dwelling blocks were erected. Of late years the association has devoted its available capital to renovating and improving the dwellings erected in the earlier period of its activity, and for the present its building account is closed. It has now provided accommodation for about 6500 people, of whom some 1600 are housed in its cottages. Its total expenditure up to the end of March, 1894, was £275,300. Its largest expenditure was on the well known Farringdon Street building, which comprises 253 tenements and ten shops. The capital outlay on this building was £42,300. The Farringdon Street building is splendidly situated from the point of view of a workman's-dwellings company. It stands on high ground, within twenty minutes' walk of either the Bank or Oxford Circus, and in years when special expenditure has not been necessary, has never returned the company a profit of less than five and three-quarters per cent. In some years the profit has been as high as six per cent. The Farringdon Street and St. Pancras buildings pay best of all the association's enterprises. Labor and materials were very much cheaper in the forties than nowadays, as is shown by the fact that while the St. Pancras block cost £43 a room, the cost of the Farringdon Street building, erected in 1874, was at the rate of £48 10s. a room. The ground rent in Farringdon Street is one shilling and a farthing a week per dwelling, as against threepence three farthings per dwelling in the pioneer building at St. Pancras.

As regards the scope of its operations, the Metropolitan Association differs from any of the companies and building trusts which have followed it. The Improved Dwellings Company and the Peabody Trustees have confined themselves to the erection of great buildings in the crowded parts of London. The Metropolitan Association, while it has ten such buildings, accommodating in the aggregate 1,386 families, has also experimented with cottage dwellings in the outlying districts; with a great lodging house for single men; and in a way with partly furnished single-roomed dwellings. It has succeeded with the cottages; but the lodging house and the single-roomed dwellings were abandoned long ago. These latter experiments the company now admits were attended with failure.

The lodging house for single men was tried as early as 1849, and was the second or third enterprise on which the company embarked. A sum of £13,000 was expended on a building in Albert Street, Spitalfields, which provided accommodation for 234 single men. The lodging house was maintained for eighteen years; during this time it never by the most careful management returned a profit of one per cent,¹ and so the directors abandoned this part of the association's original scheme, and expended another sum of £4,700 in converting the building into dwellings like those at St. Pancras. The Albert Street building now provides accommodation for forty-six families, comprising some 220 people, and for many years past has returned a profit seldom falling below three and a half per cent.

The experiment with single-roomed dwellings was made at a much later period, and was in the nature of a speculation by the late Sir Ralph Howard, M.P., who since the organization

¹ The London County Council has recently erected a municipal lodging-house, concerning which Mr. John Burns has said to Dr. C. B. Spahr, of *The Outlook*: "When we built our magnificent municipal lodging-house, we found that the proposed fivepence charge did not cover expenses and pay three per cent on the bonds. We at once raised the charge to sixpence, and since that have been paying expenses and five per cent. This building, it is true, is not reaching the class for whom it was intended, but it is paying for itself; and we propose to build more which shall reach the lower class."

of the association in 1844 had been its chairman. In 1871 he built a house containing sixteen large single rooms, with washing tubs and clothes boilers and a supply of water arranged for each floor. Each room was furnished with two iron bedsteads and a curtain to divide them, and two berths for children, arranged as on board ship, were constructed at the side of the fireplace. But nobody seemed to want a home of this description. When applicants for house accommodation were directed to these single partly-furnished rooms, they declared that they wanted two rooms ; and none of them seemed pleased with the iron bedsteads, the curtains and the ship berths. They had their own furniture, and had no use for these fixtures belonging to the landlord. The house stood almost empty for a year, when the bedsteads were sent as a gift to a hospital, and the building was converted into one of two-roomed dwellings.¹

Between the Metropolitan Association and its tenants there have never been any relations except those of landlord and tenant. The association has always selected its tenants with great care, and if an undesirable tenant has crept in, he has been speedily got rid of. Rents vary from two and sixpence to nine shillings and sixpence a week, according to the number and location of the rooms. Tenements on the ground floor usually bring sixpence a week less rent than those on the floors above, as being less quiet, less private, and more exposed to breakage of windows, the repairing of broken windows being a charge which falls upon the tenant. Rents are collected weekly in advance. No arrears are allowed.

The mortality in the buildings of the Metropolitan Association has always been lower than that of the metropolis generally. For eight years prior to 1875, when the general rate of the metropolis was twenty-four per thousand, the rate in the association buildings was sixteen per thousand. For 1893 it was 15.37 in the dwellings and 21.3 for the metropolis generally. There has been a similar disparity between the rates of

¹ The Improved Dwellings Company made an experiment similar to that of Sir Ralph Howard by fitting up a number of one-roomed dwellings in one of their buildings. Here also the experiment was a failure.

mortality in all the buildings of the improved-dwellings corporations and the rate of the metropolis at large. This can be best accounted for by the great care that is taken of the sanitary arrangements of the buildings, and by the fact that the pick of the working classes resident in the more thickly populated areas of London, is to be found in these buildings. Care is taken to keep out the indolent, the drunken and the improvident. Rigor in enforcing the prompt payment of rent quickly weeds out such people. All the dwellings corporations, even those on semi-philanthropic lines, insist that it is no charity to allow a family to run behind in its rent.

III.

“From health contentment springs” is the motto of the Improved Industrial Dwellings Company, which was organized in 1863, nearly twenty years after the Metropolitan Association commenced its work. Like the Metropolitan Association, the Improved Dwellings Company was organized on a strictly commercial basis. It is now paying its shareholders five per cent, and they have been receiving this dividend almost from the time that their first properties became filled with tenants. This company was the outcome of an experiment in building houses for the working classes made by Sir Sidney Waterlow in 1861. He built blocks in Finsbury for the accommodation of ninety families, and the result from these experimental buildings was so encouraging, both financially and socially, that at his instance a few wealthy and philanthropic men met at the Mansion House and established the Improved Industrial Dwellings Company. These gentlemen subscribed the first capital of £50,000, and elected the Earl of Derby, then Lord Stanley, chairman. The work the new company was entering upon was philanthropic in its character and aims; but that fact was to be subordinated, at least in the ordinary sense of the word philanthropy, to the conviction that “the independence of the tenants could not be maintained, or the necessary funds secured for the work, unless a fair dividend could be paid on the capital subscribed.” The

tenants were to be in no sense the recipients of charity. They were simply to enjoy complete, comfortable and healthy homes, in good and convenient locations, for about the same rent that they would have to pay for two or three rooms in ill-adapted and unsanitary houses in inferior situations. The new company, best known in London as the Waterlow Company, commenced work at once, and by June, 1864, had built Cobden Building in Kings Cross Road, only a little way from the building with which the Metropolitan Association commenced its work.

The dwellings constructed by the Waterlow Company are in nearly every case self-contained, each tenant enjoying separate domestic conveniences. In a few instances, where economy of space and outlay was sought, the dwellings were so arranged that two or more tenants had the use of conveniences in common ; but the experiment of building in this way was not a success. Rents for these dwellings were in proportion to the diminished cost of construction ; but cheapness did not recommend them to the working classes. The thirty years' experience of the Waterlow Company has made it clear that tenants will gladly pay higher rents for the exclusive use of domestic offices; and long ago the directors came to the conclusion

that the working classes desire homes which shall be constructed to meet the requirements of English family life, and the occupation of which shall not engender a feeling of dependence ; but shall rather stimulate self-reliance by the consciousness that a fair market price is paid for the comforts enjoyed.

The capital with which the Waterlow Company began work in the early sixties was quickly increased ; and later on, in the period of building activity which followed upon the improvements carried out under the acts of 1875 and 1877, the company obtained large loans from the Public Works Loan Commissioners. In 1884, when the company had been in existence for twenty-one years, it had completed thirty-one buildings, providing 4,314 dwellings, with accommodation for 21,486 people, and had in course of erection four other buildings containing 665 dwellings, with accommodation for 3,382 people.

The company was also managing 153 improved dwellings erected by private owners. This is a department of the company's work which has been extended since that time, and which is likely to continue extending long after the company has finished building on its own account. One principal reason for this extension is that whenever a railway company demolishes houses, the act of Parliament under which the demolition takes place calls upon the company to erect workmen's dwellings for nearly as many people as are temporarily displaced by the clearances. Thus the Midland Railway Company is now the owner of a large number of improved dwellings in the neighborhood of St. Pancras, built under these conditions; and the number of dwellings so built will be largely increased during the next five years by the entry of the Manchester and Sheffield Railway Company into London. After long waiting, the Manchester and Sheffield undertaking has at last obtained a Parliamentary right of way into the metropolis. It will come in by way of St. John's Wood. The making of the new line will render necessary large clearances in the northwestern district of London, and the workmen's houses that are demolished will have to be replaced by improved dwellings, the management of which will come under the control of the Waterlow Company.

The capital account of this company was closed in 1892, with the completion of the Moore Blocks, on the Duke of Westminster's estate, between Grosvenor Square and Oxford Street. No great building operations have been entered upon since that time. The Moore Building added forty tenements to the company's rent roll, bringing up the total number of improved dwellings under its control to 6,123, giving accommodation for 31,000 people.

In the course of its thirty years' operations, and in the expenditure of a capital sum amounting to £1,109,892, the Waterlow Company has been brought into contact with the Public Works Loan Commissioners, with the Metropolitan Board of Works, from which it purchased a large number of sites, with the Ecclesiastical Commissioners, who manage the real estate of the Church of England, with the Duke of Westminster, the Marquis

of Northampton, the Baroness Burdett-Coutts, and other of the large ground landlords of London. Among private owners the largest number of sites was obtained from the Duke of Westminster, and on easy and liberal terms. But whether building on land obtained from the Board of Works, and cleared for metropolitan improvements, or on land of private owners cleared to make way for modern dwellings, the mode of procedure of the Waterlow Company has been the same. The improvements have been carried out in sections, and it has been the rule that a new block of buildings should be ready for occupation before the clearing of another area was commenced. Some of the works were carried out in as many as six sections. When weekly tenants have been compulsorily removed for these clearances, compensation for disturbance, usually amounting to about one month's rent, has been granted them. The tenants thus disturbed were usually given a preference when letting commenced in the new buildings. In comparatively few cases, however, have they found their way back into the new buildings.

The relations between the Waterlow Company and its tenants are similar to those already described as existing between the Metropolitan Association and its tenants. Neither company asks a tenant any questions as to his income. An applicant for a dwelling under the Waterlow Company must furnish a reference from his employer, and a certificate from his previous landlord that he has regularly paid his rent. He must also give particulars as to his domestic condition, state whether married or a widower, and how many children over twenty years of age, between twenty and twelve years, and under twelve years are to live with him. The company will permit no overcrowding ; and if a man cannot afford a tenement with sufficient rooms to accommodate his family, in accordance with the standard set up by the company's rules, he must look elsewhere for a house. Four children under twelve, with a man and his wife, may go into a two-roomed tenement ; a man and wife with six children must take three rooms.

IV.

The Peabody Trustees commenced their work about the same time as the Waterlow Company, and at first the two undertakings were under the same chairman. After the Waterlow Company had been in existence for two or three years, however, Lord Derby resigned the chairmanship and devoted himself exclusively to the affairs of the Peabody Trust. The Peabody Trust is on an altogether different footing from either the Metropolitan Association or the Waterlow Company. It is not a dividend-making concern. All that the trustees aim at is to secure a return of at least three per cent on the outlays on the buildings, and to use the interest which thus accrues in adding to the estates of the trust. In 1862, when their work commenced, the trustees had a fund in hand amounting to £150,000 ; but by 1873, after Mr. Peabody's death, they were in possession of £500,000 from the Peabody gifts and bequest, in addition to the sums which had accrued in these eleven years from interest on the moneys invested and from rents of the dwellings which had then been erected. Up to the end of 1893 the trust had expended £1,242,000, including loans of £390,000 from the Public Works Loan Commissioners, and were then in possession of eighteen groups of buildings in various parts of London, comprising 215 blocks with 11,273 rooms, divided into 5,070 dwellings, with 19,937 people in residence. More than 800 of the dwellings are single-roomed tenements ; for the Peabody Trust, unlike the Metropolitan Association and the Waterlow Company, has continued the policy of providing tenements of this description.

The average rent per room throughout the Peabody buildings is two shillings and a penny three farthings ; the average rent per dwelling, four shillings and ninepence farthing per week ; and the average earnings of the heads of families in residence, one pound, three shillings and sevenpence halfpenny per week, as compared with one pound three shillings and a penny in 1873, when the rent per room averaged one shilling and ten

pence. In the earlier years, none of the dwellings had more than three rooms. In the more modern Peabody buildings, there are a large number of four-roomed dwellings, and the higher wages of their occupants may account for the higher average of wages throughout the buildings. The more modern buildings also are devoid of the fort-like appearance of those erected in the first twenty years of the trust. These old buildings were anything but inviting in their outward appearance, and looked more like jails than workmen's residences. The example of the Waterlow Company has brought about a change and some of the newer Peabody buildings present quite attractive exteriors. This change has made them much more popular, and has enabled the trust to obtain rents only fractionally lower than those of the organizations which make a fair dividend an essential part of their scheme.

At a number of points the relations of the Peabody Trust with their tenants differ from those of the dividend-earning companies. An applicant for rooms in a Peabody building must state what wages he is earning. If they are over thirty shillings a week, he is in general not accepted as a tenant. No hard and fast rule is made as to this sum, but men with over thirty shillings a week are not of the class to which the trustees desire to give the advantages of the Peabody dwellings. Every tenant must have been vaccinated. No tenant is permitted to take in boarders, or to keep a store of any kind; nor are any of the women permitted to wash clothes other than those of their own families. This last rule is necessary owing to the laundry arrangements. There are laundries and drying rooms in most of the Peabody buildings. In this they differ from the buildings of the Metropolitan Association and the Waterlow Company. Again, wallpaper is in general use in the dwellings of these two associations, while in those of the Peabody Trust, tenants are required to disinfect and whitewash their rooms at least once a year, and must not paper, paint or drive nails into the walls. Neither are the Peabody tenants permitted to keep dogs. They are in fact much more under rule than tenants in the Metropolitan and Waterlow buildings. They are told how

often and at what time of day passages and steps must be cleaned, and when carpets and mats may be beaten ; they are forbidden to dry clothes out of their windows ; and they are required to report to the resident superintendent births and deaths and cases of infectious disease.

By reason of the fact that exceptionally advantageous terms were granted to the various dwellings corporations in connection with the sale of building sites, and of the fact that the Public Works Loan Commissioners treat them on the same basis as the municipalities, all the companies have come to be regarded as public bodies, and are almost as much subject to criticism as the county council or the school board. This has been especially the case with the Peabody Trust, because of the conditions under which it came into possession of its funds. After the trust had been in existence about seventeen years the trustees undertook to answer some of these criticisms, and in particular the reiterated charge that the buildings were occupied by a different class of people from that for which the late Mr. Peabody intended them.

It is a sufficient answer to this criticism [said the trustees] to say that the late Mr. Peabody, with whom three of the trustees lived on terms of intimacy and confidence, was fully cognizant of, and was consulted upon, the precise application of the funds bestowed by him, and that four years after the date of his first gift and subsequent to the construction and occupation of the Spitalfields and Islington buildings, he wrote to the trustees : "I cannot but express my grateful thanks for your constant attendance at the meetings of the board, and my gratification at the great success that has attended your labors. The capital will form a fund, the operation of which is intended to be progressive in its usefulness, as applied to the relief of the poor of London, so correctly defined in your recent report."

The report referred to by Mr. Peabody was that for 1865, and, like every succeeding report of the trustees, it contained an analysis of the occupations of the residents in the buildings. In 1865 they included charwomen, monthly nurses, basket makers, butchers, carpenters, firemen, laborers, porters, omnibus drivers, seamstresses, shoemakers, tailors, waiters,

warehousemen, watch finishers, turners, staymakers, smiths, sawyers, printers, painters, laundresses, letter carriers, artificial-flower makers, dressmakers, carmen, cabinet makers and bookbinders. A census taken at the present time of the inhabitants of the eighteen groups of the Peabody buildings would show people of the same classes which were set out in the report which received Mr. Peabody's endorsement.

V.

The Guinness Trust is the most recent of the corporations engaged in providing dwellings for the working classes. It was founded in 1889, and administers, under a scheme drawn up with the approval of the court of chancery, the gift of £200,000 from Sir E. C. Guinness, now Lord Iveagh, and a later gift of £25,000 from the Goldsmiths' Company of London. For its work in London, the trust began with a capital of £225,000. Out of this sum it has already built blocks of dwellings in Chelsea, Bethnall Green, Clerkenwell, Bermondsey, Walworth and Vauxhall, containing 1,870 tenements. Its general plan is like that of the Peabody Trust, its income going to swell the capital account available for building purposes. So far it has obtained no advantages from either the county council, or the Public Works Loan Commissioners; but its building at Chelsea stands on a site which was given to the trust by Lord Cadogan. Its aim is to reach a lower class than is reached by the Peabody Trust, and to do more for its tenants. Artisans are not eligible as tenants of the Guinness dwellings, which are reserved for people of a much poorer class. The trust will take as poor people as will come; all that the trustees insist upon is cleanliness and order, and regular payment of rent. The trust permits of no arrears, and in its conditions of occupation it has a drastic clause dealing with rent payments. In other respects the Guinness conditions of occupation are similar to those of the Peabody Trust.

The Guinness buildings are of five floors, with a laundry on each floor. Hot and cold baths are also provided, and at

any time during the day hot water may be obtained free of charge for cooking and cleaning purposes. Window blinds are provided by the trust; chimney cleaning is at its expense; and for each block of dwellings the trust provides a clubroom, furnished with a piano, and supplied with newspapers and other reading matter. All these advantages are peculiar to the Guinness buildings. None of the other building corporations attempt anything in the line of baths or continuous supplies of hot water, although in some of the Peabody buildings reading-rooms have been established.

At the end of 1893 there were 3,245 people in the Guinness buildings, and two other buildings were nearing completion. The average earnings of each family in residence were eighteen shillings and a penny a week. The average rent of each dwelling was three shillings and elevenpence farthing a week, and the average rent of each room two shillings and a penny farthing. The average rent of a room in a Guinness building is thus only one halfpenny a week less than the average rent of the Peabody rooms. The rent of a three-roomed dwelling in a Peabody building ranges from three shillings and sixpence to five shillings and sixpence; in a Guinness building from four shillings to five shillings. The Peabody Trust has no four-roomed tenements rented for less than seven shillings a week; while the Guinness Trust offers a number of four-roomed dwellings at five shillings and sixpence. In addition to this, the Guinness does much more for its tenants than the other dwellings corporations. To poor people who buy their coal in very small quantities and pay for it at something like one shilling and sixpence per hundredweight, the provision of hot water available at any time in the day for either cooking or cleaning can be made to mean a saving of sixpence a week.

The operations of all the dwellings corporations seem to have proved that it is not possible to erect buildings in which rooms of the size common in the London dwellings can be rented at less than an average of two shillings and a penny farthing a week. There is, as has already been shown, only one halfpenny a week difference between a Guinness and a

Peabody room, and a difference of only a farthing a week between a Peabody and a Waterlow room. Nor is it possible to note any very marked difference in material position between the tenants of the dividend-earning companies and those of the Peabody Trust. An examination of the tenant rolls of the Metropolitan Association and the Waterlow Company shows pretty much the same class of people as those scheduled in the Peabody report for 1865. The directors of the Waterlow Company, like the trustees of the Peabody and Guinness Trusts, give their services, only drawing dividends on their shares like any of the ordinary shareholders. They give considerable time to the work, for the Waterlow Company employs no contractors. For nearly twenty years past its colossal building undertakings have been carried out by the direct employment of labor under the supervision of its own staff. Long before the London county council set the example to London public bodies of doing away with the contractor, the Waterlow Company had successfully tried the experiment.

VI.

One method of dealing with the dwellings of the London working classes remains to be described. It is that adopted for thirty years past by the Marylebone Association, the aim of which is to improve the home surroundings of people whose conditions make it impossible for them to become tenants of any of the other dwellings corporations. As an association, it works in the quietest possible way. No immense blocks of buildings indicate the whereabouts of its activities. Its most active workers are women, best known among whom are Miss Octavia Hill, her sister, Miss Davonport Hill, and Miss Maud Stanley.

There has never been any element of charity in the work of the Marylebone Association. Its methods are widely different from those of the dividend-earning corporations; but it has always kept a five per cent dividend in view, and in most years has made it. The cardinal principle of the association is

that it is best for both the working classes and the rich and leisured classes that as many as possible of the former should reside in Central London. For many years before the legislation of 1875 and 1877 permitted the pulling down of unsanitary property over large areas, the Marylebone Association was at work in the region of the metropolis from which it takes its name. A sum of about £60,000 was at the disposal of the association, and was used in buying up tumble-down dwellings and renovating them for the occupation of the existing tenants. The first care was to put the drains, the water supply and the roofs in good order, and the next, to set aside a considerable sum for yearly improvements. "I tell the tenants," said Miss Octavia Hill, in explaining her mode of procedure to a recent royal commission,

what that sum is, and I say "the more careful you are the more comfortable your house will be." I spend that sum and give them an account of it, and it has a most wonderful effect upon them. Steadily and gradually we improve the houses, quarter by quarter, with that sum; but the time comes when the tenants are a good deal raised, and after doing that we often take a bit of the court and rebuild it, because by so doing we can give better accommodation; and we still manage to pay either four or five per cent.

The Marylebone Association holds that there is reformatory as well as sanitary work to be done.

Our money is invested [said Miss Hill] not so much to construct new dwellings for the people, which is better done by the large societies, but to enable my fellow-workers by personal efforts to reach a lower class than the societies can touch. The great difficulty with these people is not the rentals; it is their destructiveness. My people, when I go among them at first, would destroy anything. They would kick out the door panels and burn the cupboard doors. We get hold of the people in poor houses and then in time build better ones. We succeed in reaching the very lowest class that has a settled residence.

How success has been achieved in this work was further explained in some detail by Miss Hill.

When I go in and buy a group of houses occupied by a low class, I go round next morning and collect my rents as anybody else would. I get to know a little bit who the tenants are. There are thieves and all sorts of people, and I go into underground rooms and all sorts of horrid places. I get to know these people, and I say: "I do not want this underground room used any more. I have a nice room at the top of the house. Will you not come up?" I do not frighten them, and they are not afraid of what they call "their bits of things" coming among people who would scorn them. I begin with precisely the same rents, because I do not want it to be a charity, and then I usually make a reduction in letting two rooms where they are wanted for the occupation of one family. The people we wish to work with would not go into the new dwellings; many of them would be frightened. They are very shabby, and we only get them clean by degrees.

In dealing with the poorest class what is always wanted, in Miss Hill's opinion, is some element between an official body managing the business and the tenants—an element which shall represent nothing in the way of gifts or charity, but which shall aim entirely at getting the people into better habits; and shall "unite the loving-kindness of the friend with the control of the landlord." Since 1865, Miss Hill and her association in Marylebone have been engaged on this line, and during that period they have brought at least 4,000 people under their influence and taught them to prize and appreciate home surroundings of the kind the association has placed within their reach. Only indirectly have the fifty years' work of the Metropolitan Association and the thirty years' work of the Waterlow and Peabody corporations touched these people. Nor were they reached by the more recently established Guinness Trust, which throws its net a little wider. They would never have been reached had it not been for the unique and real missionary work of the Marylebone Association.

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